



United States Department of Agriculture

United States Department of Agriculture - Rural Development  
World Wide Web: <http://www.rd.usda.gov/vt>

---

### **WHAT'S IN THE NEWS?**

**The USDA office in St. Johnsbury serves Caledonia, Orleans, Essex and Orange Counties. Housing funds are available to assist housing repairs, purchase or construction.**



### **Need of repairs?**

**USDA Rural Development offers a 504 Loan and Grant Repair Program designed for families or individuals with very-low-incomes.**

**The program offers a very-low-interest loan up to \$20,000 to make your home safer, more sanitary, remove health hazards, increase energy efficiency or install renewable energy systems.**

**For seniors (62yrs & older) who cannot afford the 1% interest loan and show no repayment ability, USDA can assist with grant funds. Grants are limited to a lifetime of \$7,500.**

### **Would you like to Purchase/Construct a Home?**

**USDA Rural Development has a Single Family Direct Loan program for low- and very-low-income families who do not qualify for conventional financing. Current interest rate is 3.25%. Benefits could be applied.**

**For more information on USDA Rural Development Housing Programs in the NEK, income eligibility or the application process contact:**

**Dianne Drown  
(802) 748 8746 X125  
[Dianne.Drown@vt.usda.gov](mailto:Dianne.Drown@vt.usda.gov)**

USDA is an equal opportunity provider and employer.  
To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W.,  
Washington, DC 20250-9410 or call (800)795-3272 (voice) or (202) 720-6382 (TDD).